

Local Notice, Form B23 (01/11)

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF IDAHO**

In Re:)	
)	
Kerry Randall Angelos)	Case Number: 11-01289-JDP
P.O. Box 2506)	
Eagle, ID 83616)	Chapter Number: 7
)	
Social Security No.: xxx-xx-2561)	
Employer's Tax I.D. No.:)	
)	
Debtor)	
)	
Jacqueline Lee Angelos)	
P.O. Box 2506)	
Eagle, ID 83616)	
)	
Social Security No.: xxx-xx-2393)	
Employer's Tax I.D. No.:)	
)	
Joint Debtor)	
)	
)	

**NOTICE TO DEBTOR OF NEED TO FILE A STATEMENT REGARDING COMPLETION OF COURSE
IN PERSONAL FINANCIAL MANAGEMENT (Official Form 23)**

PLEASE BE ADVISED that individual chapter 7 debtors, with very limited exceptions, must complete an instructional course in personal financial management in order to receive a discharge under § 727 of the Bankruptcy Code. Pursuant to Federal Rule of Bankruptcy Procedure 1007(b)(7), all debtors must complete and file Official Form 23 entitled "Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management". Under Rule 1007(c), Official Form 23 must be filed within 60 days of the first date set for the meeting of creditors held under § 341.

Debtors are hereby notified that Official Form 23 must be filed before a discharge can be entered. Failure to file Official Form 23 may result in the case being closed without entry of a discharge. If the debtor(s) subsequently file a Motion to Reopen the case to file Official Form 23, the debtor(s) must pay the reopening fee. If you are represented by counsel, please return the attached certification to your attorney to be filed with the Court. If you are not represented by counsel, please return the attached certification to the appropriate office:

Boise Office
U.S. Bankruptcy Court
550 W. Fort St., Rm 400
Boise, ID 83724

Pocatello Office
U.S. Bankruptcy Court
801 E. Sherman St., Rm 304
Pocatello, ID 83201

Coeur d'Alene Office
U.S. Bankruptcy Court
6450 N. Mineral Dr., Rm 148
Coeur d'Alene, ID 83815

Dated: 7/19/11

Elizabeth A Smith
Clerk, U.S. Bankruptcy Court

Exceptions to the requirement of completing a personal financial management course exist for those debtors who are incapacitated or disabled, or on active military duty in a military combat zone. Such debtors must still file Official Form 23, specifying thereon the basis of any claimed exception. See § 727(a)(11); § 109(h)(4).

B23 (Official Form 23) (12/10)

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF IDAHO**

In Re: Kerry Randall Angelos

Case Number: 11-01289-JDP

Chapter Number: 7

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

I, _____, the debtor in the above-styled case, hereby
(Printed Name of Debtor)
certify that on _____, I completed an instructional course in personal financial
(Date)
management provided by _____,
(Name of Provider)
Certificate No. (if any): _____.

I, _____, the debtor in the above-styled case, hereby
(Printed Name of Debtor)
certify that no personal financial management course is required because of [Check the appropriate box.]:

- Incapacity or disability, as defined in 11 U.S.C. § 109(h);
- Active military duty in a military combat zone; or
- Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Date: _____

Signature of Debtor: _____

B23 (Official Form 23) (12/10)

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DISTRICT OF IDAHO**

In Re: Kerry Randall Angelos

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Date: _____

Signature of Debtor: _____

In re:
Kerry Randall Angelos
Jacqueline Lee Angelos
Debtors

Case No. 11-01289-JDP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0976-1

User: admin
Form ID: ntcfm46

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 20, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2011.
db/jdb +Kerry Randall Angelos, Jacqueline Lee Angelos, P.O. Box 2506, Eagle, ID 83616-9118

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2011

Signature:

